



# WEST VIRGINIA

Community Development Block Grant

## **DISASTER RECOVERY ACTION PLAN**

for the use of CDBG-DR funds  
in response to the floods of June 2016



# TABLE OF CONTENTS

<b>Executive Summary</b>	<b>3</b>	<b>VII. Long-Term Recovery Planning &amp; Coordination</b>	<b>108</b>
		West Virginia State Resiliency Office	109
<b>I. Introduction</b>	<b>7</b>	<b>VIII. Effort to Minimize or Address Displacement</b>	<b>112</b>
Appropriations Act	9		
West Virginia Recovery Coalition	10	<b>IX. Flood Insurance and Elevation Standards</b>	<b>113</b>
<b>II. Overall Storm Impact</b>	<b>17</b>		
Pre-Disaster Conditions	17	<b>X. Protection of People and Property; Construction Methods</b>	<b>114</b>
		Construction Standards for Replacement and New Construction of Residential Housing	114
<b>III. Impact &amp; Unmet Needs Assessment</b>	<b>32</b>	<b>XI. Program Income</b>	<b>116</b>
Impact	32		
Unmet Needs Assessment	49	<b>XII. Monitoring Standards/ Procedures</b>	<b>117</b>
Public Services Unmet Needs	77		
Resiliency and Mitigation Measures	78	<b>XIII. Broadband Infrastructure</b>	<b>118</b>
<b>IV. Sources of Funding to be Leveraged &amp; CDBG-DR Award</b>	<b>80</b>		
Sources of Funding to be Leveraged	80	<b>XIV. Citizen Participation Plan</b>	<b>119</b>
<b>V. Method of Distribution &amp; Connection to Unmet Need</b>	<b>84</b>	Action Plan	119
Administering Entity	84	Amendments to the Action Plan	119
Housing Recovery	85	Public Meetings	120
Economic Revitalization	86	Public Notice and Comment Period	121
Infrastructure Activities	86	Outreach to Vulnerable Populations and those with Limited English Proficiency	121
Planning and Administration Activities	87	Citizen Complaint Procedures	122
Proportionality of CDBG-DR Award to Unmet Needs	87		
CDBG-DR Eligible Activities Not Undertaken	87	<b>XV. Certification</b>	<b>123</b>
<b>VI. Programs</b>	<b>89</b>		
Housing Overview	89	<b>XVI. Appendices</b>	<b>125</b>
West Virginia Housing Restoration Program (WVHRP)	93	Appendix A	125
West Virginia Rental Assistance Program (WV-RAP)	96	Appendix B	131
Bridge Home Program	100	Appendix C	143
West Virginia Hazard Mitigation Grant / CDBG-DR Match Program	102	Appendix D	148
Restore Riverview Project	104		
Planning	106		
Administration	107		



## EXECUTIVE SUMMARY

In June 2016, the state of West Virginia suffered record breaking amounts of rainfall causing catastrophic flooding across 17 counties. As profiled in West Virginia Public Broadcasting's coverage of the flood aftermath entitled "Inside Appalachia: West Virginia's 1,000 Year Flood,"<sup>1</sup> the flooding caused widespread damage to housing, businesses, and infrastructure in an event that the National Weather Service has deemed "historic" and "extremely rare." Based on data now available it is referred to as "the thousand-year flood."<sup>2</sup> Between 8 to 10 inches of rain fell in a narrow window of 12 hours. Small towns like White Sulphur Springs and Clendenin were damaged beyond recognition. Then-Governor, Earl Ray Tomblin, declared a state of emergency in 44 of West Virginia's 55 counties. Excessive rainfall caused swelling of creeks and rivers to extreme levels, widespread power outages, structural damage to homes and businesses, and made thousands of West Virginians homeless. The American Red Cross opened 13 shelters which resulted in 2,300 overnight stays, 198,300 meals and snacks served, 133,000 relief items distributed, and 1,700 cases opened to help individuals and families in need.<sup>3</sup> A total of 23 lives were lost as a result of the devastating flood.

*Image 1: An excavator rebuilds where a private bridge once stood while containers from a flooded kitchen are laid out to dry*



Many of the flood-impacted areas throughout the state were outside the flood plain and thus, were not required to carry flood insurance. An estimated 90% of the almost 9,000 FEMA applicants did not have flood insurance.<sup>4</sup> Additionally, these areas have some of the state's poorest and oldest citizens with neither adequate funds nor the ability to obtain substantial funding for recovery. Of the almost 5,000 approved applicants for FEMA funding, only

<sup>1</sup> <https://youtube.com/watch?v=V8ehFETJsGo>

<sup>2</sup> <https://weather.com/safety/floods/news/1-in-1000-year-flood-events>

<sup>3</sup> <http://www.redcross.org/local/west-virginia/flood-information>

<sup>4</sup> FEMA Individuals and Households Program application dataset





*Image 2: Aftermath from flooding in Clendenin*

1,776 applicants were referred to SBA for a disaster home loan and only 720 were ultimately approved. Additionally, only 431 of the loans have actually been disbursed.<sup>5</sup> The low SBA approval and disbursement rate supports the fact that the impacted population throughout the state is already over leveraged to a point where additional debt is simply unmanageable.

With approximately 75% of homes approved for FEMA assistance being deemed unsafe after inspection it is apparent that the state is facing a housing recovery crisis. Housing repairs and replacement could easily exceed \$300 million per the State's calculation of unmet need as outlined in this Action Plan. In addition, damage to West Virginia's public infrastructure is estimated to top \$500 million per the State's emergency management officials. Adding to the cost of recovery is the number of aging local water and wastewater collection systems across the declared counties which were inundated with water. Hundreds of West Virginians continue to be displaced without sufficient accommodations, with many living in tents and campers outside of their damaged homes.<sup>6</sup>

The State intends to utilize 77% of the \$104 million CDBG-DR award to design and implement a housing program which will grant funds to homeowners and owners of rental property who have unmet needs as a result of the flood and require additional assistance for returning their properties to their pre-flood state. The focus will be to repair and rehabilitate single family homes and mobile homes, although whole replacement will also be considered in situations where properties were deemed to have substantial damage. The State estimates there are approximately 1,000 units throughout the areas of the declared counties with the highest social vulnerability which still have an unmet housing need after accounting for other sources of funds. Because of the limited award funds available, the State will prioritize and target outreach efforts and application processing in the most vulnerable areas first by utilizing the SoVI® index method which is discussed in detail in the Action Plan. Additional prioritization factors include those properties that were primary residences and did not have flood insurance. If after serving the most vulnerable population there are funds remaining, the State will move to serve populations with a lower vulnerability.

<sup>5</sup> *SBA Home Loan application dataset*

<sup>6</sup> <http://www.wvgazette.com/news-education/20161119/vocational-students-build-tiny-houses-for-wv-flood-survivors>

In addition to the repair and rehabilitation of homes, the State will use 16% of the funds to implement a home access bridge repair program, a mixed use rehabilitation project, and provide the State's required non-federal local match for FEMA's Hazard Mitigation Grant Program. This approach will ensure that housing recovery is holistic and addresses additional unmet needs specific to West Virginia's landscape that are outside of traditional repair and rehabilitation of housing structures. The State will leverage its relationships with other federal, state, and local jurisdictions to ensure that these activities are not duplicative of other programs but instead, are blended with additional sources of funds to realize maximum investments in its recovery.

The remaining 7% will be spent on the State's planning and administration activities. The State intends to use these funds for the following activities: planning, the development of a disaster recovery and response plan, community outreach and implementation of program activities; geographic, demographic and legal support; and planning to increase resilience. These activities have already included and will include in the future:

- Support the State Resiliency Office;
- Preparation of CDBG-DR Action Plans;
- Ensuring citizen participation (including publication of public notices);
- Development of a disaster recovery and response plan;
- Preparation of the required CDBG-DR quarterly reports;
- Maintenance of the CDBG-DR website;
- Preparation and oversight of environmental reviews;
- Monitoring of the expenditures for CDBG-DR programs;
- Delineation of population groups served by CDBG-DR programs;
- Liaison function with HUD, FEMA, and other federal departments; and
- Certification and maintenance of the necessary records that demonstrate that federal requirements for environmental review, fair housing, relocation, labor standards, equal opportunity, and citizen participation are met.



*Table 1: Program Budget*

<b>PROGRAM BUDGET</b>			
<i>HOUSING</i>	West Virginia Housing Restoration Program	\$	64,378,950 62%
	West Virginia Rental Assistance Program	\$	16,000,000 15%
	Hazard Mitigation Grant Program Match	\$	12,440,000 12%
	Bridge Home Program	\$	2,080,000 2%
	Restore Riverview Project	\$	2,500,000 2%
	<b>Total Housing</b>	<b>\$</b>	<b>97,398,950 93%</b>
	<b>State Planning and Administration</b>	<b>\$</b>	<b>6,881,050 7%</b>
<b>TOTAL BUDGET</b>		<b>\$</b>	<b>104,280,000 100%</b>

Under its CDBG-DR Action Plan, West Virginia has outlined the programs to be administered during the next several years based on an unmet needs assessment performed with available post-flood data. Federal, state, and local partners provided input on all funds awarded thus far and the needs that remain for which CDBG-DR funding may be used. It is the intention of the State to focus primarily on housing as directed by HUD and given this is the affected sector which has the highest remaining unmet need per the analysis the State performed. The State believes that the first priority after any disaster of this magnitude is to ensure that citizens, particularly the most vulnerable, have safe and sanitary housing to return to and begin the process for rebuilding their lives. Without adequate housing, devastated communities will not return to their pre-storm state, populations will decrease, and local economies will suffer.

The State recognizes that West Virginia has unique characteristics, such as a challenging topography, that must be taken into account when designing and implementing a holistic recovery focused on housing. With limited land for development the State will take care to ensure that mitigation efforts such as elevation are considered when restoring property. As discussed in detail within the Needs Assessment of the State's Action Plan, mitigation and resiliency is especially important in West Virginia considering the history of flooding in the state. Accordingly, mitigating against future disasters will be an integral part of the State's approach to minimize loss of life and property in the future.

## I. INTRODUCTION

West Virginia's initial settlers developed communities with easy access to natural resources, ease of transportation, and availability of flat stream or river bottom land for growth of communities and development of local industries. West Virginia's landscape of mountains and narrow valleys coupled with environmental factors only exacerbates the state's flooding problem. During the June 2016 flood, water drained from steep mountain tops into valleys, where roads and homes became inundated with water at a record pace. Entire communities were under water in a matter of minutes. Small towns such as Rainelle, with a rich history rooted in lumber and coal mining but whose local economies have suffered in recent years, were some of the hardest hit in the historic flood. These already economically disadvantaged small towns were unprepared for the record-breaking flooding and as a result, now face an overwhelming task of recovery. They simply do not have the capacity to recover without assistance from the state and federal government. Using the best available data, the West Virginia Department of Commerce (WVDOC) identified the unmet need amounts shown in the table below.

*Table 2: Unmet Needs*

UNMET NEEDS BY SECTOR		
<i>Housing</i>	<i>Infrastructure</i>	<i>Economic</i>
\$295,500,000	\$41,300,000	\$132,800,000

In October and December of 2016, West Virginia was awarded a total of \$104.28 million in Community Development Block Grant – Disaster Recovery funds from the U.S. Department of Housing and Urban Development (HUD) to address unmet needs as a result of the floods. As part of the \$104.28 million appropriated from Congress, Federal Register Notices were then published by HUD which outlined the requirements and stipulations for the use of the grant. Along with the requirements set forth by the Federal Register, WVDOC will prioritize the use of funds accordingly to benefit the most vulnerable populations and address the most significant unmet needs. The requirements and priorities are as follows:

### I. OVERALL REQUIREMENTS:

- a. 80% of the total grant amount (\$83,424,000) must benefit the Most Impacted and Distressed (MID) areas determined by HUD to be Kanawha, Greenbrier, Clay and Nicholas Counties.<sup>1</sup> The remaining 20% of funds (\$20,856,000) will be available to benefit other declared counties determined by the State to be MID areas.
- b. 70% of the total funds must benefit low- to moderate-income (LMI) persons (approximately \$73 million)
- c. All funded activities must meet 1 of 3 national objectives:
  1. Benefit persons of low- and moderate-income, or
  2. Aid in the prevention or elimination of slums or blight, or
  3. Meet other urgent community development needs
- d. Programs must stem from an unmet recovery need not already addressed by other federal, state/local, nonprofit funds, or private insurance. Grantees will be required to document a connection to the disaster.

<sup>1</sup> The State submitted, and HUD approved, a waiver which will include the counties of Clay and Nicholas in the MID areas.



**II. THE PRIORITIES OF THE STATE SHALL BE TO:**

- a. Address needs of the most vulnerable LMI populations
  - 1. Four of the five programs implemented will satisfy the national objective of benefiting low- to moderate-income persons, which includes total funding of approximately \$83 million (detailed below).
- b. Aid the most substantial needs of the State's most vulnerable populations identified by the needs assessment
- c. Mitigate risk and hazards due potentially related to future natural disasters

*Table 3: CDBG-DR Funded Activities*

<b>CDBG-DR FUNDED ACTIVITIES</b>			
<i>Funded Activity</i>	<i>Allocation</i>	<i>HUD Eligibility Criteria</i>	<i>National Objective</i>
<b>West Virginia Housing Restoration Program</b>	\$64,378,950 (62%)	Rehabilitation/Reconstruction of Residential Structures	Activities benefiting low- and moderate-income persons
<b>West Virginia Rental Assistance Program</b>	\$16,000,000 (15%)	Rehabilitation/Reconstruction of Residential Structures	Activities benefiting low- and moderate-income persons
<b>HMGP Match</b>	\$12,440,000 (12%)	Non-Federal Match	Shall satisfy any 1 of the 3 national objectives
<b>Bridge Home Program</b>	\$2,080,000 (2%)	Code Enforcement and Architectural Barrier Removal	Activities benefiting low- and moderate-income persons and/or Urgent Need
<b>Restore Riverview Project</b>	\$2,500,000 (2%)	Code Enforcement, Clearance and Demolition, Provision of Assistance to Public and Private Organizations	Activities benefiting low- and moderate-income persons
<b>State Planning &amp; Administration</b>	\$6,881,050 (7%)	Planning and Administrative Activities	-

West Virginia was declared a major disaster area by President Obama on June 25, 2016. As a result of the intense flooding, 1,200 homes were destroyed, thousands were left without power and shelter, critical public and private infrastructure was affected, and many residents were left vulnerable with limited access to housing, healthcare, and other critical needs.<sup>2</sup> During the aftermath of the flood the dedication of local and state volunteers, public employees, and officials provided the pathway for a swift short-term recovery. The U.S. Housing and Urban Development's (HUD) Community Development Block Grant Disaster Recovery (CDBG-DR) program will now provide critical resources to address remaining unmet need and the long-term recovery needs in West Virginia communities devastated by the flood.



Programs outlined in this Action Plan describe how West Virginia will utilize its two allocations of CDBG-DR funding. Resilience measures to protect against future flooding will be a key factor in program design. Projects will promote best practices in land use, such as managing floodplain development, addressing dilapidated buildings, acquiring or flood proofing and/or elevating at-risk structures, and providing safe housing outside of the floodplain. Best practices in land use will be key to West Virginia's recovery because of the limited sites available for development due to the mountainous terrain. The programs in this Action Plan include activities to primarily address housing.

## **APPROPRIATIONS ACT**

The Continuing Appropriations Act of 2017 (Pub. L. 114 – 223 and Pub. L. 114-254) (collectively, Appropriations Act) was enacted to appropriate federal funds for disaster relief. The Appropriations Act gives monies to states for disaster recovery efforts in the affected areas. The federal government appropriated a total of \$2.3 billion in Community Development Block Grant - Disaster Recovery (CDBG-DR) funds through two separate allocations, the requirements of which are set forth under Federal Register Notices, 81 FR 83254, 82 FR 5591. These funds were allocated to the various states that were declared to have suffered a major disaster by the President of the United States in 2016. The appropriating laws and implementing regulations require the funds to be used to satisfy a portion of unmet need that remains after other federal assistance such as Federal Emergency Management Agency (FEMA) grants, Small Business Administration (SBA) loans, or private insurance has been received.

The Department of Housing and Urban Development (HUD) uses the “best available” data to identify and calculate unmet needs for disaster relief, long-term recovery, restoration of infrastructure, and housing and economic revitalization. Based on this assessment, HUD notified the State of West Virginia that it will receive two allocations totaling \$104,280,000 in Community Development Block Grant - Disaster Recovery (CDBG-DR) funding for recovery programs stemming from Federal Disaster 4273, West Virginia Severe Storms, Flooding, Landslides, and Mudslides.

The Appropriations Act requires that the State must expend the funds within six years of the signed agreement between HUD and the State unless HUD grants an extension. All allocated funds will be used for eligible disaster-related activities only. To ensure that fraud, waste, and misuse of funds does not occur, effective controls are in place and continuously monitored for compliance. Additionally, the West Virginia Action Plan describes how the State will utilize and leverage other funding sources to address unmet needs.

## **WEST VIRGINIA RECOVERY COALITION**

West Virginia rapidly began short-term planning and recovery after the waters receded. The State, with help from local communities and volunteer organizations, was dedicated in its service to restore basic needs and ensure immediate threats were alleviated. Multiple faith-based organizations, non-profits, and other stakeholders around the state and nation aided in community clean-up, short-term home repairs, and provided shelter for displaced residents. Most of the counties included in the presidentially declared disaster established Long Term Recovery Committees (LTRC) in the aftermath of the flood. The purpose of the LTRCs is to aid in long-term recovery efforts once initial emergency partners, both federal and state, complete their work in the area. These committees have worked tirelessly throughout the recovery process to organize volunteers and distribute assistance to local citizens with many of the members being affiliated with organizations such as The Red Cross and Mountain Mission. Additionally, the West Virginia Chapter of Voluntary Organizations Active in Disasters (WVVOAD) has been instrumental in organizing volunteers and collaborating with local, regional, and national partners to expedite recovery to residents who still have unmet needs. The State of West Virginia has been intentional in its efforts to include all stakeholders in the recovery process by forming a Recovery Coalition that captures input on the unmet needs in the declared counties from all affected entities and streamlines recovery operations across the state. The State will continue to coordinate planning efforts with federal, state, regional, and local partners to ensure consistency in delivery of the programs undertaken as outlined in this action plan.

*Image 3: A woman stands outside her home in Clendenin where water levels reached the top of the home's roof*







### ***West Virginia Army National Guard***

One of multiple unsung heroes of West Virginia's flood recovery has been the West Virginia Army National Guard. The Guard is led by Major General James A. Hoyer, who was appointed Chief Recovery Coordinator by former Governor Earl Ray Tomblin to oversee flood recovery operations across the state. The National Guard was an integral part of the immediate response efforts of the state with 570 troops deployed in the field.<sup>3</sup> Dubbed "Operation Summer Rain," several hundred rescue missions were carried out including swift water and rooftop rescues. The Guard worked diligently as a part of the Interagency Task Force Operation and although 23 lives were ultimately lost, many more were saved by the Guards quick action and unrelenting service to the citizens of West Virginia.

*Image 4: Members of the West Virginia National Guard travel by way of ATVs to do health and wellness checks for residents of Clendenin and other areas in northern Kanawha County*



WEST VIRGINIA PUBLIC BROADCASTING

Led by General Hoyer, the Guard has been a vital partner to the WVDOC since the award of CDBG-DR dollars was made, offering input and assistance to the State to ensure long-term recovery is accomplished expeditiously. Joint meetings have been held and will continue under the direction of General Hoyer while long-term recovery efforts are further defined and activities begin.



### ***West Virginia Division of Homeland Security and Emergency Management***

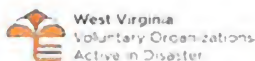
The West Virginia Division of Homeland Security and Emergency has been a key part of defining the State's unmet housing and infrastructure need by utilizing the data received from FEMA damage assessments in its estimates. The DHSEM has worked alongside FEMA to assess damages in the declared counties and offer support to local jurisdictions for defining project worksheet scopes. Director Jimmy Gianato has offered unwavering support to the WVDOC and will continue to be a partner in the State's long-term recovery efforts, particularly with the Hazard Mitigation Grant Program. The WVDOC intends to provide a match for the program.



### ***West Virginia Regional Planning & Development Councils***

The West Virginia Regional Planning & Development Act of 1971 established 11 regions across the state to serve as "development districts" to more effectively use the state's resources and maximize small communities chances of attracting federal dollars. The mission of these Regional Planning & Development Councils involves the conversion of community and economic development needs into proactive strategies and plans, which then become realistic opportunities, and finally actual projects or programs. The Councils operate as low-key facilitators

<sup>3</sup> Flood Update from WVDHSEM 6/28/16



in a systematic and synergistic process. The Councils are structured as locally oriented, public corporations. They are directed by elected officials from the elected appointees from a cross-section of a region's social and economic institutions. Each Council retains a professional staff adept in public administration, regional/community planning and economic development. Given the vast experience of the RPDC staff with grant administration and community coordination, WVDOC will partner with the Councils to implement the disaster recovery programs.

### ***West Virginia Volunteer Organizations Active in Disaster (WVVOAD)***

The West Virginia Volunteer Organizations Active in Disaster (WVVOAD) is the state chapter of the National VOAD. It is a humanitarian association of independent organizations that are active in all phases of disaster. Its mission is to identify unmet needs and facilitate efficient, streamlined service delivery to those imperiled or impacted by disaster while eliminating duplication of effort through cooperation in the four phases of disaster: preparedness, response, recovery and mitigation.

After the flood the WVVOAD began immediately organizing volunteer organizations from inside and outside the state to respond to the critical needs of citizens. They have worked since day one to overcome challenges by maintaining effective channels for sharing information across volunteer groups. They have identified common goals and created shared solutions by utilizing all resources to help communities prepare and recover. Past recovery efforts have resulted in WVVOAD being awarded the 2013 State VOAD of the Year Award, 2015 Governor's Service Award, and the 2016 National VOAD Innovative Program of the Year Award.<sup>4</sup>

WVVOAD has effectively coordinated their long-term efforts alongside the WVDOC by holding joint meetings and offering input on the design of the CDBG-DR programs, most notably the Bridge Home Program which will provide assistance for rebuilding private bridges that were washed away, preventing full access to homes. WVVOAD has experience rebuilding private bridges for citizens throughout the state of West Virginia as a result of disasters that hit the state in 2015. Therefore, the State intends to leverage their experience by rebuilding up to 100 private bridges through the Bridge Home Program. Additionally, WVVOAD will provide case managers in Greenbrier and Kanawha counties to assist with the CDBG-DR housing programs.

<sup>4</sup> <https://wvvoad.communityos.org/cms/node/283>





### *Greater Greenbrier Long-Term Recovery Committee*

The mission of the Greater Greenbrier Long-Term Recovery Committee is to ensure the safety and well-being of Greenbrier Valley citizens in all phases of disaster. Since the flood the Greater Greenbrier LTRC has coordinated leadership to assess and meet the present and future needs of disaster survivors and provided financial assistance and service-related assistance to residents and businesses whose needs are unmet by existing relief systems. They have worked to connect those impacted by disaster to physical, emotional, and spiritual resources, without discrimination and advocated to secure grants, funding, and ongoing recovery efforts for all disaster-affected communities in Greenbrier County. They are headquartered in Lewisburg with case managers stationed in White Sulphur Springs and Rainelle, two of the hardest hit areas. The WVDOC will utilize these case managers in the delivery of the housing recovery programs.



### *Greater Kanawha Long-Term Recovery Committee*

The Greater Kanawha Long-Term Recovery Committee provides long-term flood recovery services to individuals, families and local businesses to ensure the safety and well-being of Kanawha County citizens in all phases of disaster. The committee is a collaborative team of community leaders, representatives from affected areas, non-profits, local, state, and federal officials and others. This team is designed to strategically align all available resources, including volunteers, material donations and support into a one-stop shop for residents. They are headquartered in one of the most devastated towns in the state, Clendenin. The WVDOC has attended community meetings held by the Greater Kanawha LTRC to gather input from citizens on their unmet needs and will continue to utilize their partnership to administer programs that meet those needs. The WVDOC will utilize their case managers in the delivery of the housing recovery programs.



### *Neighbors Loving Neighbors*

Neighbors Loving Neighbors is a 501(c)(3) organization that was formed by The Greenbrier Classic to provide donated items to West Virginia's most vulnerable residents. The campaign began to collect food and cash to help flood victims with immediate needs following the flood in June 2016. Initially, 10,000 cans of food were stored in The Greenbrier's Upper Lobby and distributed to local food banks across the state.<sup>5</sup> The project is now focused on providing resources to those without basic needs. Notable PGA Golf professionals have offered assistance as well as members of The Greenbrier Sporting Club and friends of The Greenbrier. The WVDOC will coordinate housing recovery activities to those individuals that are referred by Neighbors Loving Neighbors and still have an unmet housing need.

<sup>5</sup> <http://www.greenbrier.com/neighbors>

*Image 5: Cars inundated with mud sit outside a damaged home in Clendenin*

### ***Statewide Unmet Needs Committee***

A new statewide unmet needs committee was formed at the beginning of 2017 that consists of representatives from numerous organizations to coordinate relief to those citizens who still have unmet needs as a result of the flood. The committee meets every other week and allows individuals the opportunity to present their case of unmet needs and be potentially awarded additional funds from an inventory of donated sources available within the committee. The committee seeks to consolidate the recovery process for West Virginians to streamline recovery throughout the affected areas. The WVDOC will be represented at all committee meetings in an effort to coordinate with the Statewide Unmet Needs Committee to most efficiently serve affected populations who may require housing assistance.

### ***RISE West Virginia***

RISE West Virginia is a small business program created by former Governor Earl Ray Tomblin in response to critical needs in the small business community resulting from the floods. This public-private grant program provides assistance for small businesses that were operational before the flooding and are working to reopen while struggling with existing debt and limited resources. The program is co-sponsored by West Virginia native and Intuit CEO and Chairman Brad Smith. The West Virginia Development Office oversees the program in partnership with the West Virginia Chamber of Commerce and will continue to work together to assist small business owners with their unmet needs by referring them to grant making organizations and the Small Business Administration's Disaster Loan Program.







### *West Virginia Coalition to End Homelessness*

The mission of the West Virginia Coalition to End Homelessness (WVCEH) is to create partnerships and collaborations at the local, state, and national levels to develop and implement long-term solutions to homelessness and poverty. The WVCEH advocates for public policies that will address the needs of homeless individuals and contribute systematically to the prevention and elimination of homelessness in West Virginia, and works with representatives from federal, state, and local governments. The WVCEH has worked with the WVDOC to provide data on the pre-flood and post-flood homeless population. The WVDOC has used this data to account for the changes in homelessness due to the flood and to formulate housing programs which will benefit this vulnerable population. The State will continue to coordinate with the WVCEH to ensure the homeless population is prioritized for assistance through any of its CDBG-DR programs which could meet the needs of this population.



### *West Virginia Housing Development Fund*

The West Virginia Housing Development Fund (WVHDF) is a public body corporate and governmental instrumentality of the State of West Virginia established to increase the supply of residential housing for persons and families of low- and moderate-income, and to provide construction and permanent mortgage financing to public and private sponsors of such housing. To date, the Housing Development Fund has issued more than \$4.3 billion in bonds and has financed more than 120,000 housing units since it began operation in 1969.<sup>6</sup>

WVHDF has provided input to the WVDOC on housing program design and the unmet needs of the populations they have served thus far with their Rebuild West Virginia program. This program provides loans and grants to victims of the flood whose owner-occupied residences were damaged or destroyed. WVDOC will continue to coordinate with WVHDF in order to leverage its housing recovery programs with Rebuild West Virginia. WVHDF will be a partner-agency with WVDOC to ensure the successful implementation of the disaster recovery housing programs.



### *WorkForce West Virginia*

WorkForce West Virginia is a state government agency funded through the U.S. Department of Labor that oversees the state unemployment insurance program as well as a network of workforce development services designed to provide West Virginia's citizens and employers the opportunity to compete in today's competitive global economy. WorkForce West Virginia has provided data on disaster unemployment compensation claims to the WVDOC to account for the loss in jobs following the flood. WorkForce West Virginia will act as partner to the WVDOC in operations for programs to ensure that any jobs retained or created are properly accounted for under the appropriate national objective.

<sup>6</sup> <https://wvhdf.com/about-wvhdf>



### *West Virginia Department of Agriculture*

The West Virginia Department of Agriculture (WVDA) has worked in partnership with the United States Department of Agriculture to account for all flood damage to the state's agriculture. Eleven counties have requested Emergency Conservation Program implementation for approximately \$2 million in estimated clean-up costs of agriculture land. Additionally, multiple notices of loss related to mechanically harvested feed and purchased feed stuffs have been accepted through the Emergency Livestock Assistance Program (ELAP).<sup>7</sup> The WVDA has provided data on agriculture losses to the WVDOC to include in this action plan and will continue to be a partner for designing housing programs to address the rural housing shortage experienced in the affected counties.

### *West Virginia Division of Natural Resources*

The West Virginia Division of Natural Resources (WVDNR) under the Department of Commerce is responsible for wildlife management, hunting and fishing regulations, and all state parks and recreation areas throughout West Virginia. Flooding closed a portion of the famed Greenbrier River Trail, a 78-mile long rail trail that mirrors the Greenbrier River. The WVDNR provided data on damage to the state parks and recreation areas and is working in coordination with the WVDOC to design and implement long-term recovery programs that will protect the state's natural resources.

### *West Virginia Division of Tourism*

The West Virginia Division of Tourism, in partnership with the private sector tourism industry, works to cultivate a world-class travel and tourism industry through the creation of jobs, stimulation of investment, expansion of current tourism businesses, and promotion of a positive state image, thereby improving the way of life for West Virginians. After the floods, the Division of Tourism worked to quantify the disaster's effect on the tourism industry. Industry members from nine counties shared completed surveys showing losses of tourism revenue from the flooding of nearly \$22 million.<sup>8</sup> The most notable tourist attraction affected was the famed Greenbrier Classic, which had to be canceled because of damage sustained to The Greenbrier resort. The Greenbrier was, in turn, offered as shelter to newly homeless individuals seeking short-term housing. The Division of Tourism continues to interface with the WVDOC to effectively offer input on programs that will revive the tourism industry to improve local economies struggling in the aftermath of the flood.

<sup>7</sup> Data provided by Richard Snuffer II, State Executive Director of USDA.

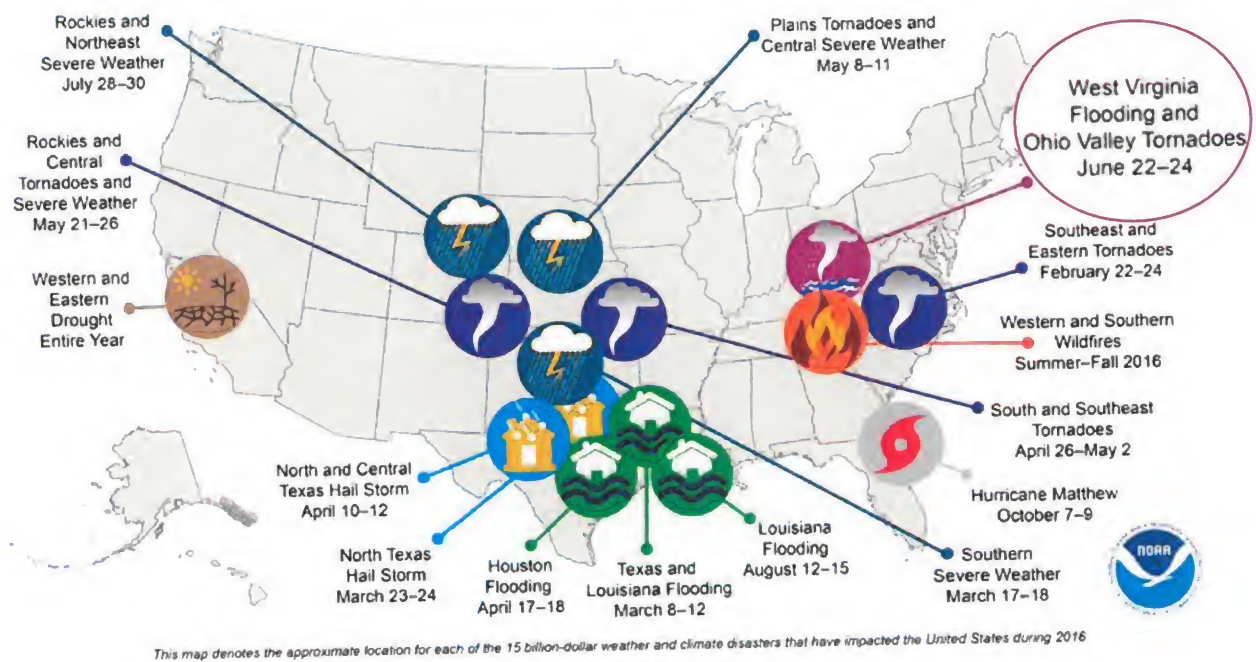
<sup>8</sup> <http://www.tristateupdate.com/story/33104084/back-in-business-greenbrier-county-business-owners-continue-to-salvage-their-livelihoods-while-hoping-to-welcome-tourists-again-soon>



## II. OVERALL STORM IMPACT

The damage left by the June, 2016, flooding was unprecedented. Overall, more than 20% of West Virginia's 55 counties experienced flooding and were declared federal disaster areas, with two of those counties hit especially hard. The HUD-identified most impacted declared counties were Kanawha and Greenbrier. The flood waters caused destruction to highways, housing, schools, businesses, and agriculture and resulted in 23 lost lives. The flood was so destructive that it made the National Oceanic and Atmospheric Administration's Billion-Dollar Weather and Climate Disasters list for 2016.

*Figure 1: U.S. Billion-Dollar Weather and Climate Disasters*



## PRE-DISASTER CONDITIONS

### *People*

The total population of the 12 counties contained in the disaster declaration makes up 22% of the statewide population of West Virginia, according to the 2015 U.S. Census estimates. Recently West Virginia residents have been hit hard by issues such as the state budget crisis, loss of well-paying coal jobs, aging of the population, and the opioid epidemic. The percent of persons holding advanced education degrees past high school is half the national average throughout the affected counties namely because physical labor jobs such as coal production and lumber have historically been the state's largest industry. With the decline in those industries in recent years, it has been challenging for the state to balance a budget while reprioritizing core services to the recently unemployed, redefining desired education outcomes of new generations, and attracting new industries to derelict areas that have suffered as a result of the decline in coal. It is one of the most elderly and most disabled states in the nation as a result of the phase out of coal and other labor-intensive industries. Younger generations are



*Image 6: An elderly man lost all of his possessions in his house where he's lived since the 50's*

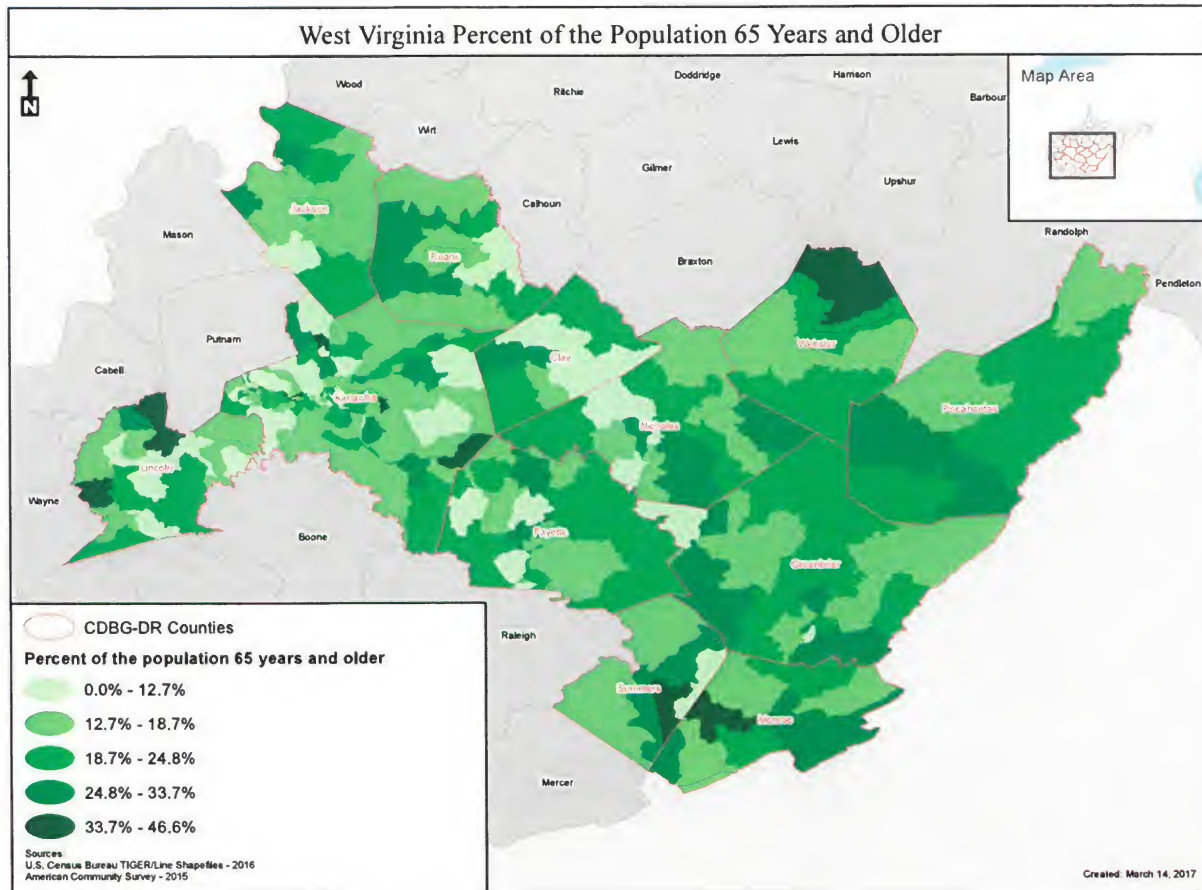
not waiting for better conditions to emerge and are instead choosing to relocate outside of the state in search of higher education and jobs. As a result, the state's population has declined every year since 2013.<sup>1</sup> Additionally, a high poverty rate and other socioeconomic factors throughout the state makes it especially tough for the average West Virginian to recover after disaster. Because of these factors it will be critically important for the State to define recovery programs and services that will benefit these high risk populations.

#### *Elderly*

The state's population is significantly older than the nation as a whole. Per the 2015 U.S. Census estimates, the elderly population in West Virginia is 18.2%, which is 22% higher than the national average of 14.9%. Within the 12 declared counties the elderly population is even higher at 20.5%. The following map illustrates the areas of the declared counties where the over 65 population is highest.

<sup>1</sup> [http://www.theintelligencer.net/news/top\\_headlines/2016/12/west-virginia-population-decline-continues/](http://www.theintelligencer.net/news/top_headlines/2016/12/west-virginia-population-decline-continues/)

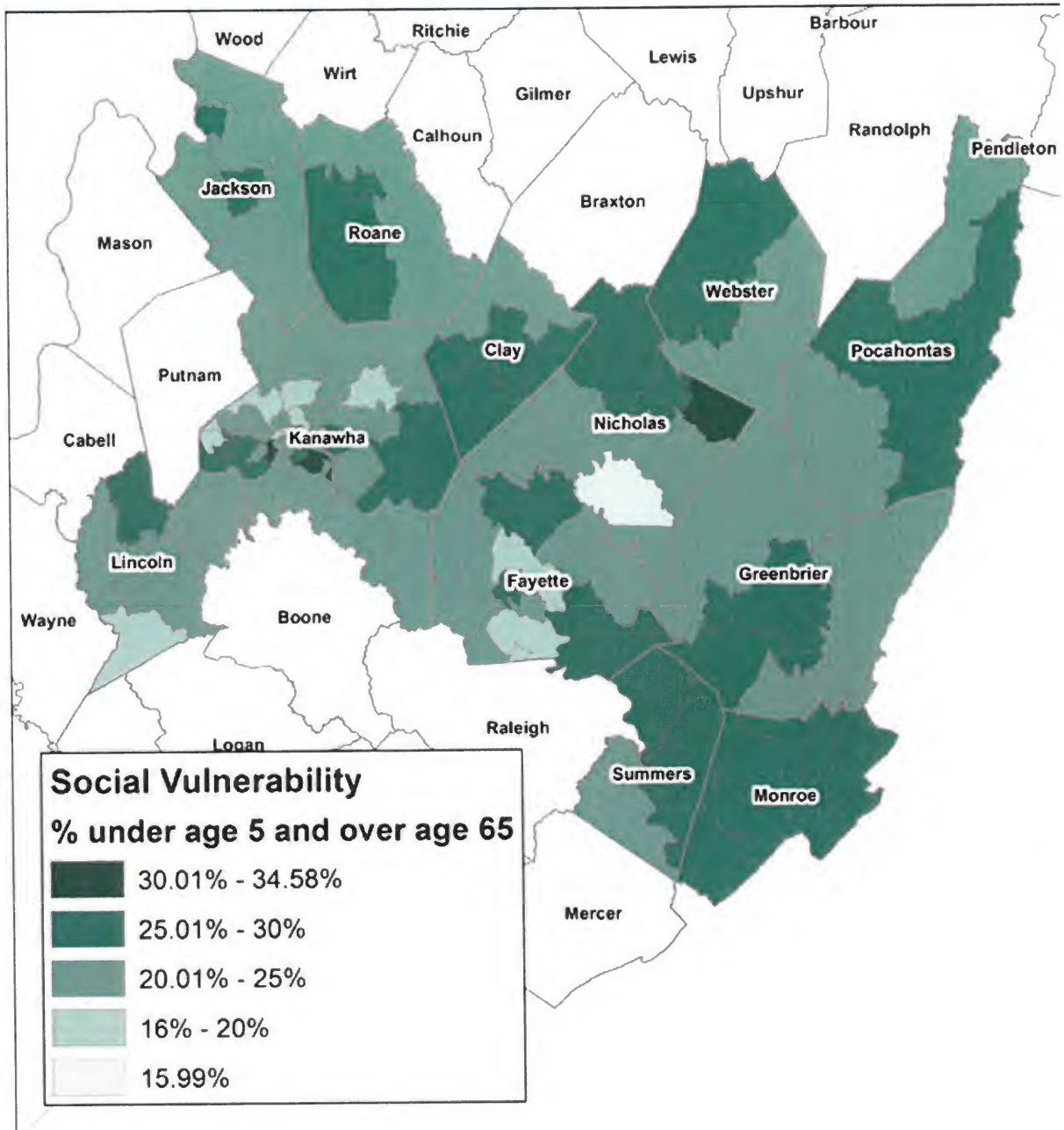


*Figure 2: Elderly Population*

The percent of West Virginians 65+ years old is expected to increase from approximately 16% to over 24% in the next two decades.<sup>2</sup> Demographic trends show that older adults are generally inclined to remain in their communities while younger individuals tend to move away in search of employment. Therefore, it is imperative that West Virginia target the socially vulnerable elderly population for assistance through its housing programs. Accordingly, the State will do so through the Social Vulnerability Index SoVI® tool which identifies this population in West Virginia. Following is a SoVI® map that illustrates this affected population throughout the declared counties.

<sup>2</sup> Christiadi, *The Shrinking of the West Virginia Working-Age Population*, 2011

*Figure 3: Social Vulnerability percentages for under age 5 and over age 65*

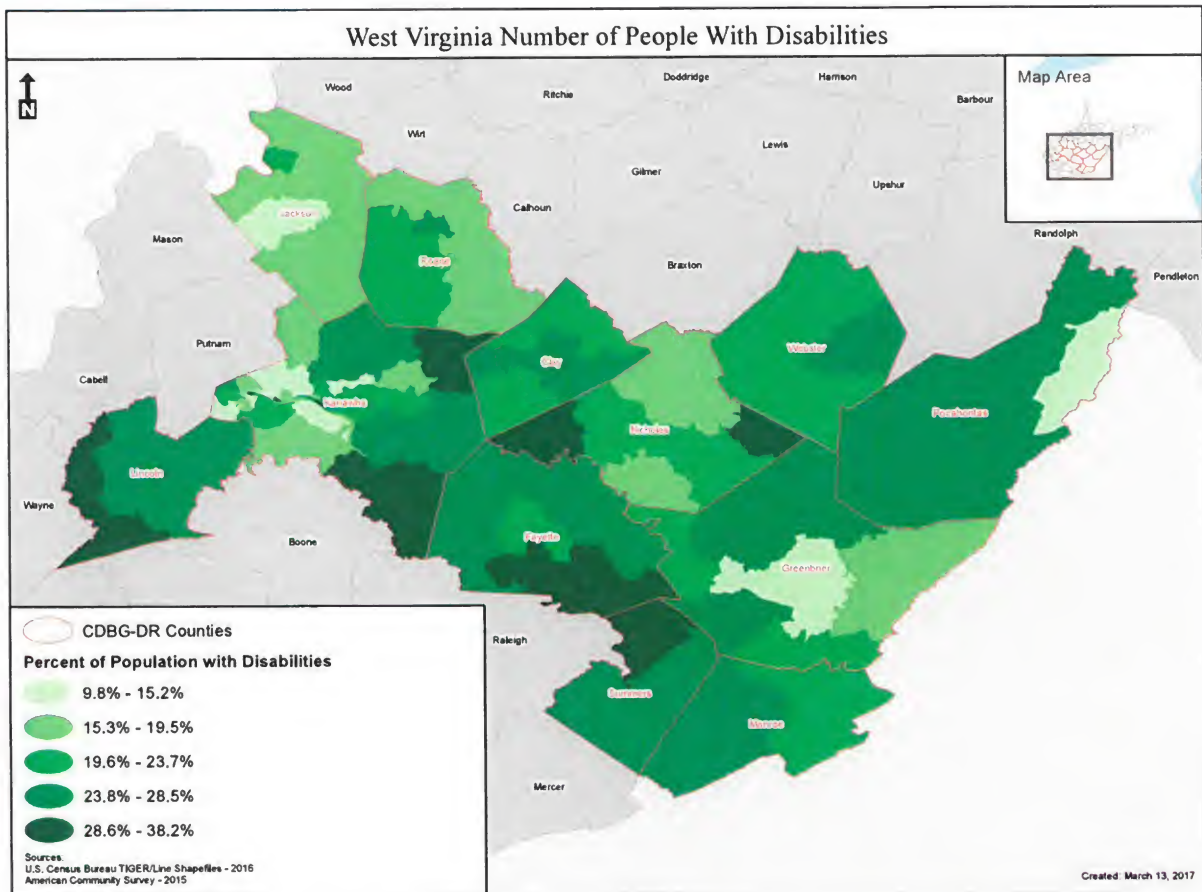




*Disabled*

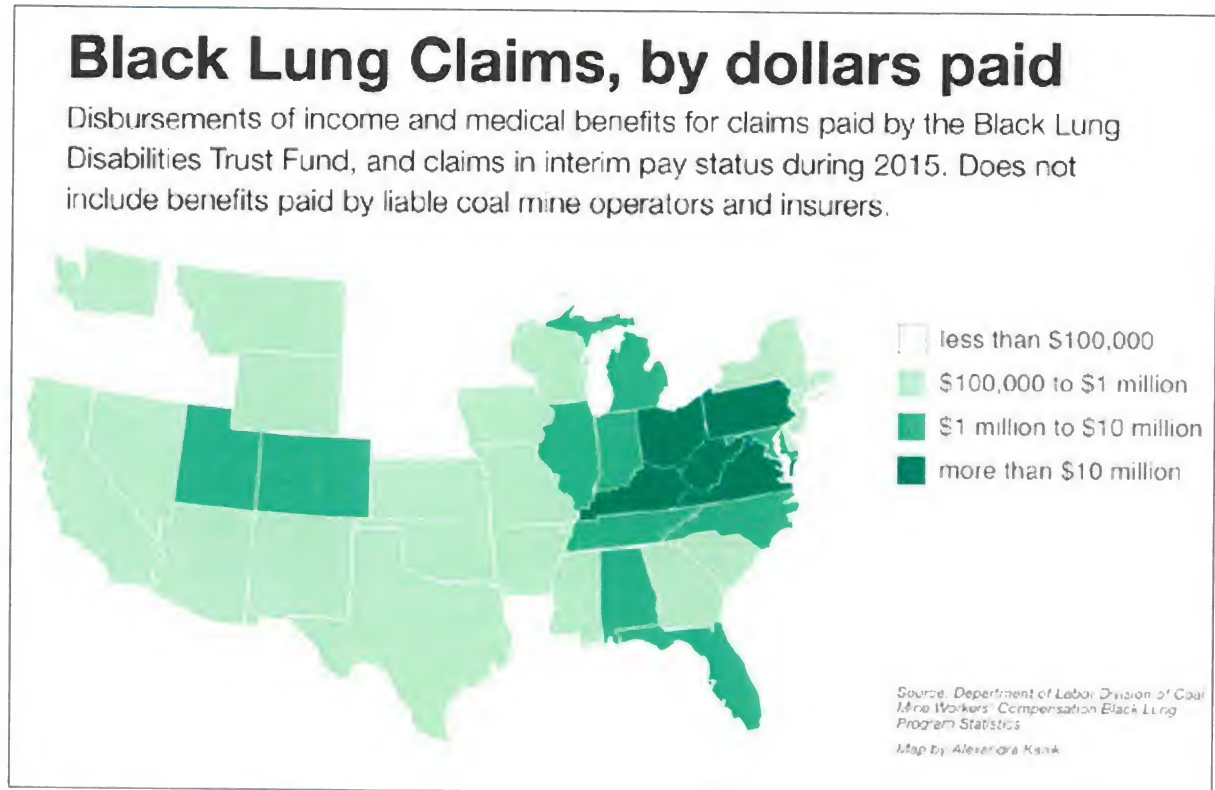
The disabled population in the state is double the national average. Persons living with a disability below the age of 65 in the declared counties averages 17%, which doubles the national average of 8.6%. The following map shows the areas within the declared counties where the highest percent of disabled people live.

*Figure 4: Disabled Population*



One of the most pressing issues in the state is disability tied to employment, particularly with the high incidence of black lung disease among former coal miners. Residents in West Virginia with black lung disease received almost \$40 million in Part C Black Lung Claims and Disbursements in FY 2016 from the U.S. Department of Labor (DOL), the highest amount among all 50 states.<sup>3</sup> The Division of Coal Mine Workers' Compensation at the DOL administers the claims filed under the Black Lung Benefits Act. The Act provides compensation to coal miners who are totally disabled by pneumoconiosis arising out of coal mine employment, and to survivors of coal miners whose deaths are attributable to the disease. The Act also provides eligible miners with medical coverage for the treatment of lung diseases related to pneumoconiosis.

<sup>3</sup> <https://www.dol.gov/owcp/dcmwc/statistics/bls2016/DistributionOfClaimsByState2016.htm>

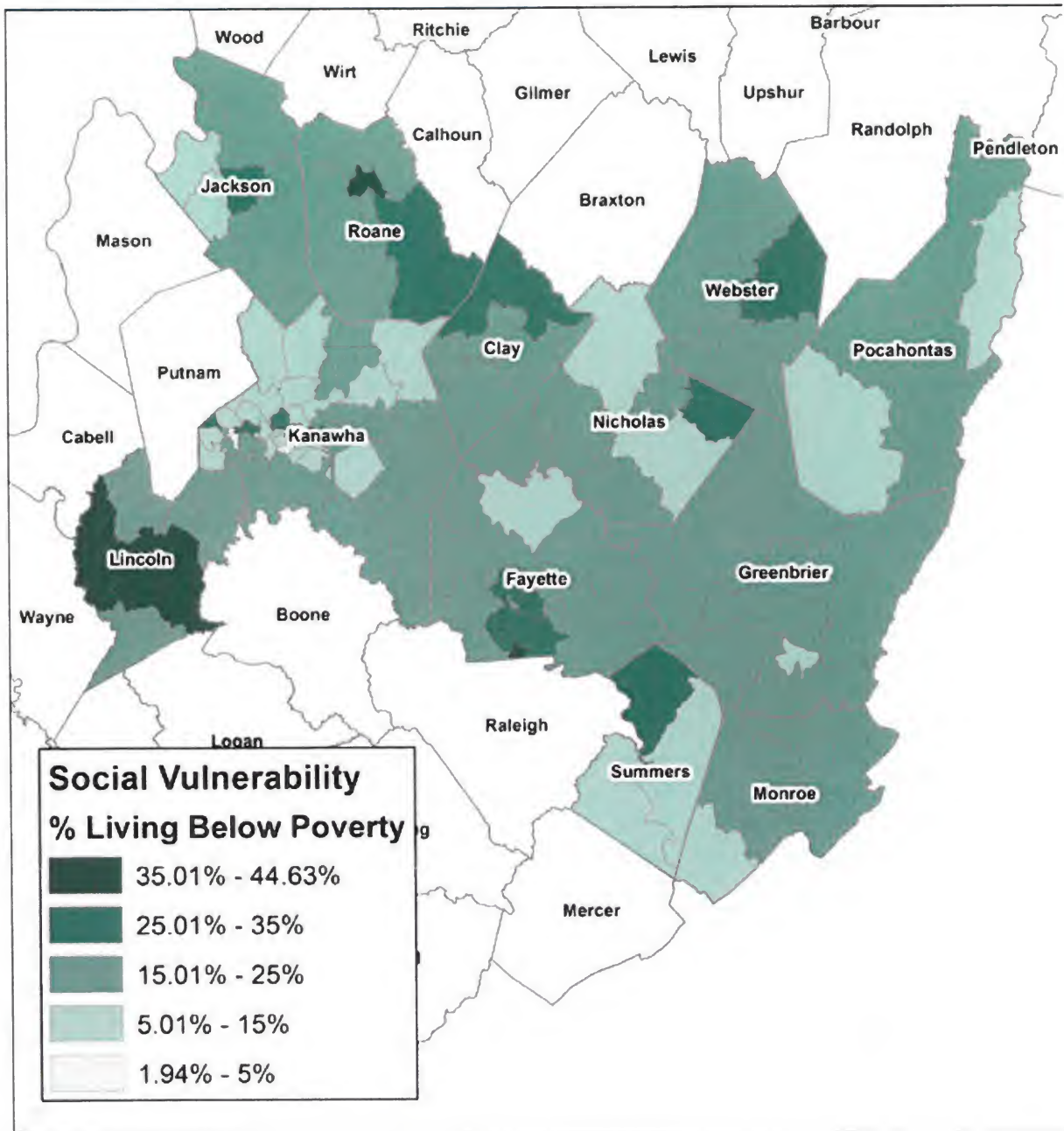
*Figure 5: U.S. Black Lung Claims*

### *Poverty*

West Virginia has a larger percentage of persons in poverty (17.9%) when compared to persons nationwide (13.5%). Specifically, one in four children in West Virginia is living in poverty. Further, of the 12 declared counties many are considered severely impoverished, including Clay, Lincoln, Summers, and Webster, with nearly all doubling the national poverty percentage. Because most of West Virginia's landscape is rugged and rural, many of the residents living in poverty are isolated with limited access to public transportation or jobs that pay above minimum wage. The following SoVI® map shows the areas within the declared counties where the highest percent of people living in poverty are located.



Figure 6: Social Vulnerability percentage living below poverty



### Unemployment

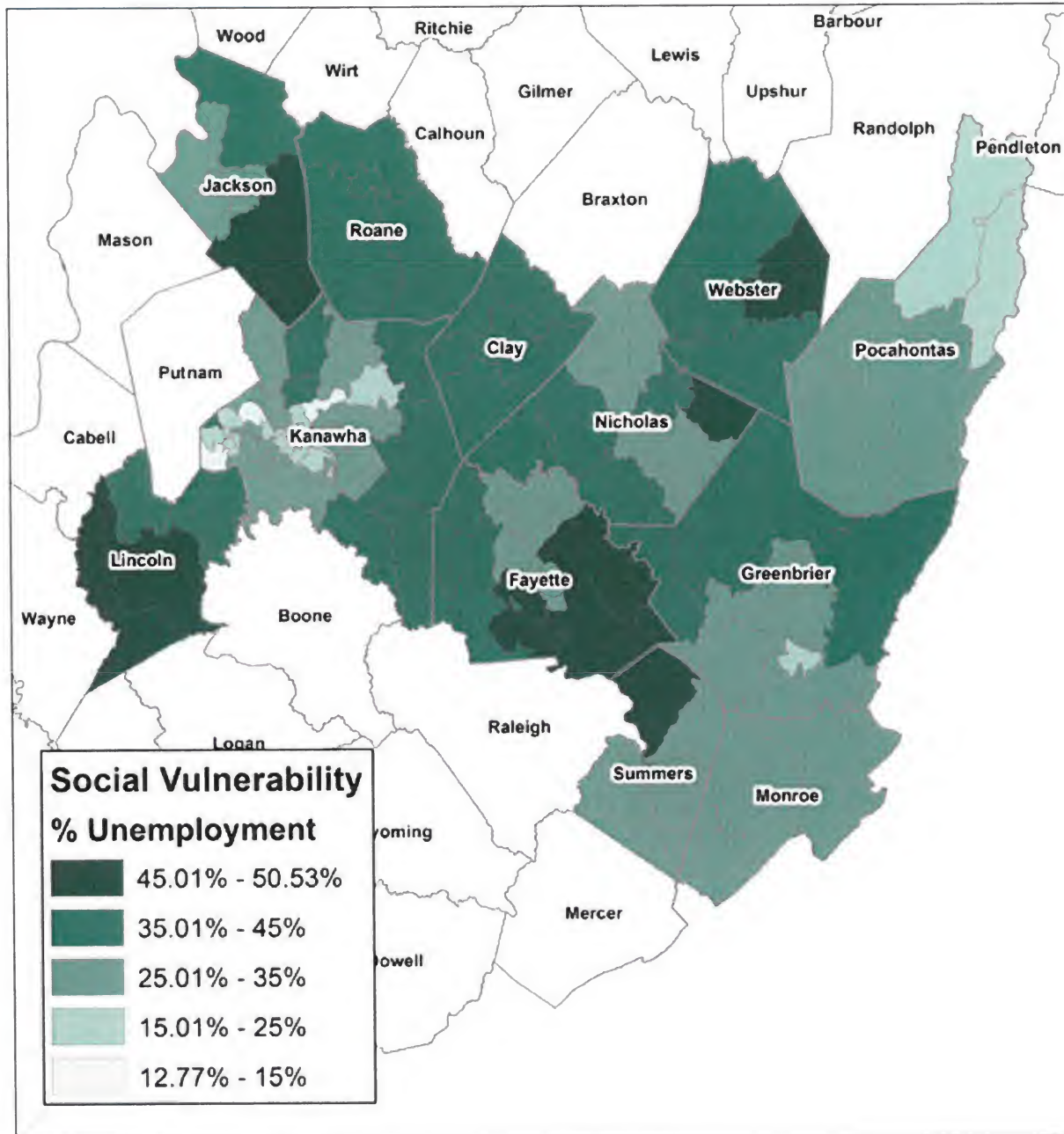
West Virginia currently has the fifth highest rate of unemployment in the continental U.S., mostly due to the decrease in coal production experienced in the past few years.<sup>4</sup> In 2013, West Virginia ranked last in the nation with an employment-to-population ratio of 50%, compared to the national average of 59%.<sup>5</sup> According to WorkForce West Virginia, the state lost 5,600 jobs in its labor force in four critical economic sectors: construction (1,900), manufacturing (1,100), retail (1,800), and education (800), while gaining just 400 in mining and logging. The state's Civilian Labor Force dropped by 15,100. As jobs have disappeared or moved elsewhere, the

<sup>4</sup> Current Unemployment Rates for States, Bureau of Labor Statistics, February 2017

<sup>5</sup> Regional and State Unemployment - 2013 Annual Averages, U.S. Bureau of Labor

state's workforce has essentially shrunk. Additionally, because West Virginia has the oldest population in the nation many residents are simply aging out of the workforce while younger residents are moving out of state in search of opportunities available outside of the traditional mining and logging industries. The following SoVI® map shows the areas within the declared counties experiencing the highest rates of unemployment.

Figure 7: Unemployment rates





*Homelessness*

The West Virginia Coalition to End Homelessness (WVCEH) is the state advocacy body for issues of homelessness in West Virginia. They are the lead agency responsible for the balance of the state's Continuum of Care as well as the SSI/SSDI Outreach Access and Recovery (SOAR) state lead. They maintain a client-level HMIS database which provides data on the state's homeless population in an effort to provide an unduplicated count of homeless individuals, related demographics, and their needs over time. The following services are provided to homeless individuals by WVCEH:

- **Emergency Shelter:** These shelters are meant to act as a temporary, emergency triage until the next step in more permanent housing is available. In 2014, a total of 1,545 beds in emergency shelters were available in West Virginia.
- **Transitional Housing:** Consists of the placement of homeless individuals and families into project-based, or leased rental housing with case management, with a goal of exit to permanent housing. In 2014, a total of 589 beds in transitional housing were available in West Virginia.
- **Rapid Re-Housing:** A model that concentrates on moving a family or individual experiencing homelessness into permanent housing as quickly as possible. A total of \$594,000 in ESG and \$3,296,500 in SSVF funding was spent in 2014 to rapidly rehouse the homeless in West Virginia.
- **Permanent Supportive Housing:** A long-term housing subsidy with intensive case management designed specifically for those who are defined as chronically homeless. A total of 1,401 beds were available in West Virginia in 2014.<sup>6</sup>

HUD's 2015 Annual Homeless Assessment Report to Congress found an overall 11 percent decline in the number of persons experiencing homelessness since 2010, including a 26 percent drop in the number of persons living on the streets. In West Virginia, local communities reported a total of 1,835 people experienced homelessness, representing an 18.9 percent decline since 2010, the year President Obama launched Opening Doors—the nation's first-ever comprehensive strategy to prevent and end homelessness. Between 2014 and January 2015, veteran homelessness declined 8.4 percent in the state; family homelessness decreased 25.4 percent; and chronic homelessness fell 17 percent. On a single night in January 2015, state and local planning agencies in West Virginia reported the following estimates of homelessness:

- Overall, homelessness declined by 178 persons or 8.8 percent between 2014 and January 2015. In January 2015, an estimated 1,835 people were homeless on a given night. Most (76.5 percent) were staying in residential programs for homeless people, and 23.5 percent were found in unsheltered locations.
- Homelessness among Veterans fell by 8.4 percent between 2014 and January 2015. On a single night in January 2015, 305 Veterans were homeless and 25.6 percent of those were on the street.
- Chronic homelessness among individuals continued to decline. Since 2010, chronic homelessness declined 31.8 percent. Nearly 400 people experiencing homelessness in January 2015 were reported as chronically homeless.
- Local communities reported a 25.4 percent reduction in families experiencing homelessness between 2014 and January 2015. Since 2010, family homelessness declined by 47.3 percent.<sup>7</sup>

<sup>6</sup> <http://www.endhomelessness.org/page/-/files/2016-05-10%2013.03%20Transforming%20Homeless%20Services%20in%20West%20Virginia%20Slides.pdf>  
<sup>7</sup> <http://www.wvva.com/story/30564681/2015/11/Thursday/homelessness-in-west-virginia-fell-88-percent-in-2015>

*Figure 8: A snapshot of WVCEH's performance during the 2014 Point in Time Count*

## How are we doing with using what we have?

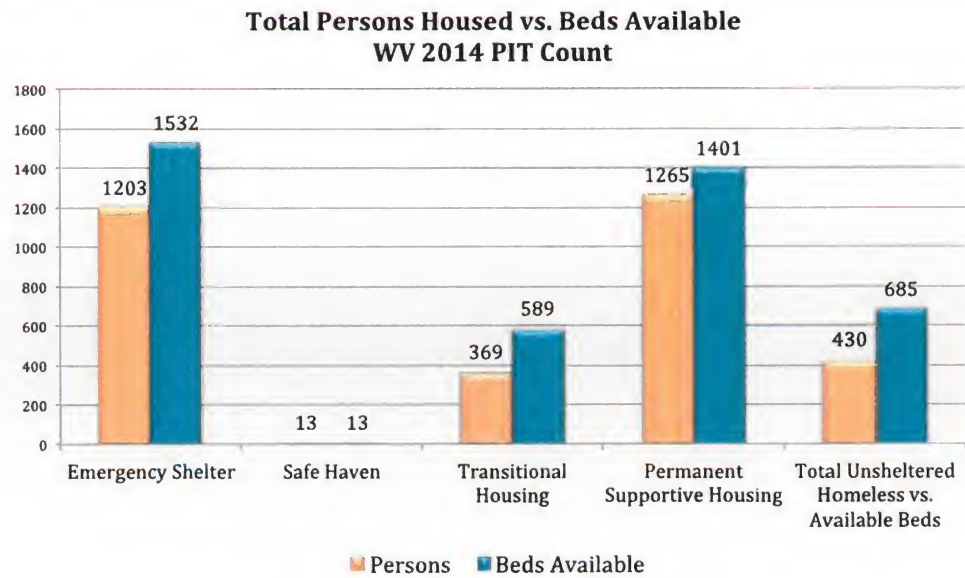




Table 4: U.S. Census Comparison

<i>People</i>	<i>Declared Counties</i>	<i>West Virginia</i>	<i>United States</i>
<b>POPULATION</b>			
Population estimates, July 1, 2015, (V2015)	412,543	1,844,128	321,418,820
<b>AGE AND SEX</b>			
Persons under 5 years, percent, July 1, 2015, (V2015)	5.6	5.6	6.2
<b>Persons 65 years and over, percent, July 1, 2015, (V2015)</b>	<b>20.5</b>	<b>18.2</b>	<b>14.9</b>
Female persons, percent, July 1, 2015, (V2015)	50.7	50.6	50.8
<b>RACE AND HISPANIC ORIGIN</b>			
Black or African American alone, percent, July 1, 2015, (V2015) (a)	2.0	3.6	13.3
American Indian and Alaska Native alone, percent, July 1, 2015, (V2015) (a)	0.3	0.2	1.2
Asian alone, percent, July 1, 2015, (V2015) (a)	0.7	0.8	5.6
Two or More Races, percent, July 1, 2015, (V2015)	1.3	1.6	2.6
Hispanic or Latino, percent, July 1, 2015, (V2015) (b)	1.1	1.5	17.6
<b>POPULATION CHARACTERISTICS</b>			
Veterans, 2011-2015	34,328	150,021	20,108,332
Foreign born persons, percent, 2011-2015	0.7	1.5	13.2
<b>HOUSING</b>			
Housing units, July 1, 2015, (V2015)	210,585	885,475	134,789,944
<b>Owner-occupied housing unit rate, 2011-2015</b>	<b>77.2</b>	<b>72.5</b>	<b>63.9</b>
Median value of owner-occupied housing units, 2011-2015	\$91,600	\$103,800	\$178,600
Median gross rent, 2011-2015	\$555	\$643	\$928
Building permits, 2015	393	2,814	1,182,582
<b>FAMILIES AND LIVING ARRANGEMENTS</b>			
Households, 2011-2015	173,519	740,890	116,926,305
Persons per household, 2011-2015	2.4	2.43	2.64
Living in same house 1 year ago, percent of persons age 1 year+, 2011-2015	90.2	88.2	85.1
Language other than English spoken at home, percent of persons age 5 years+, 2011-2015	1.8	2.5	21.0

<i>People</i>	<i>Declared Counties</i>	<i>West Virginia</i>	<i>United States</i>
<b>EDUCATION</b>			
High school graduate or higher, percent of persons age 25 years+, 2011-2015	81.1	85.0	86.7
Bachelor's degree or higher, percent of persons age 25 years+, 2011-2015	14.2	19.2	29.8
<b>HEALTH</b>			
With a disability, under age 65 years, percent, 2011-2015	17.0	14.4	8.6
Persons without health insurance, under age 65 years, percent	11.7	7.2	10.5
<b>ECONOMY</b>			
In civilian labor force, total, percent of population age 16 years+, 2011-2015	49.6	53.9	63.3
In civilian labor force, female, percent of population age 16 years+, 2011-2015	44.5	49.2	58.5
Total health care and social assistance receipts/revenue, 2012 (\$1,000) (c)	\$2,817,271	\$12,259,395	\$2,040,441,203
Total retail sales, 2012 (\$1,000) (c)	\$5,396,580	\$22,637,923	\$4,219,821,871
Total retail sales per capita, 2012 (c)	\$8,936	\$12,201	\$13,443
<b>TRANSPORTATION</b>			
Mean travel time to work (minutes), workers age 16 years+, 2011-2015	29.6	25.6	25.9
<b>INCOME AND POVERTY</b>			
	0.173210162		
Median household income (in 2015 dollars), 2011-2015	\$36,736	\$41,751	\$53,889
Per capita income in past 12 months (in 2015 dollars), 2011-2015	\$20,945	\$23,450	\$28,930
Persons in poverty, percent	21.7	17.9	13.5
<b>BUSINESSES</b>			
Total employer establishments, 2014	9,046	37,354	7,563,085
Total employment, 2014	133,226	575,228	121,079,879
Total annual payroll, 2014 (\$1,000)	\$5,208,571	\$22,100,477	\$5,940,442,637





*Image 7: Flooded homes along the Elk River*

### **Housing**

Due to the region's economy, topography and population, much of the rural areas of West Virginia have historically experienced difficulties providing and maintaining an adequate supply of modern, quality, affordable housing for very low- to moderate-income households. In addition, it has been a challenge for the region to attract developers given the relatively low population densities, topography and lack of incentives to develop smaller properties.<sup>6</sup> As a result, West Virginia consists of mostly single family homes with a sizable share of manufactured housing. The median value of owner-occupied housing units in the affected counties is one of the lowest in the nation at \$91,600. The national average is \$178,600. Comparatively, the median gross rent is \$555 compared to the national average of \$928. Additionally, the owner-occupied housing rate of 77% is significantly higher than the national average of 63% and highlights how West Virginia must respond to this flood. Typically, after a flood, families are forced to relocate for extended periods of time to shelters and other forms of temporary housing. In West Virginia, there has been a high incidence of residents who have refused to relocate temporarily and have instead, chosen to remain on their property in tents, automobiles, and campers next to their damaged homes while they await assistance. Some residents have chosen to shelter in place by removing disaster debris and mud from inside their damaged homes to make it habitable to some degree. West Virginia understands that the solution for these families is to create a housing repair program to rapidly repair the housing stock and get residents back into their homes.

### **Economy**

West Virginia fell into a recession in 2015 with six counties experiencing Depression-era level unemployment. A total of 17,000 jobs have been lost over the last four years, many of which can be traced to the downturn in the coal industry. With the loss in jobs, West Virginia has seen a sizable decline in population as residents move out of the state for work (about 12,000 over the past three years). Only 53% of West Virginians are labor force participants which places the state last in workforce participation among all 50 states. The state's unemployment rate of 6% is expected to remain steady for the remainder of this decade.<sup>7</sup> The State accepts that job programs and economic development activities are vital to the recovery of the state's residents. However, with such a large gap in housing unmet needs and limited recovery funds available, the State is limited in its ability to administer its own economic development programs with CDBG-DR funding. Because of this reality, the State has deliberately built relationships among other federal and state agencies with additional funding sources to

<sup>6</sup> West Virginia Statewide Housing Needs Assessment, West Virginia Housing Development Fund

<sup>7</sup> West Virginia Economic Outlook 2017-2021



leverage for economic development, such as the U.S. Economic Development Agency and Workforce West Virginia. It will work alongside these agencies and others in the coming months to design and implement programs to alleviate stresses on disaster affected local economies.



*Image 8: A collapsed Dairy Queen as a result of flood damage*

### **Infrastructure**

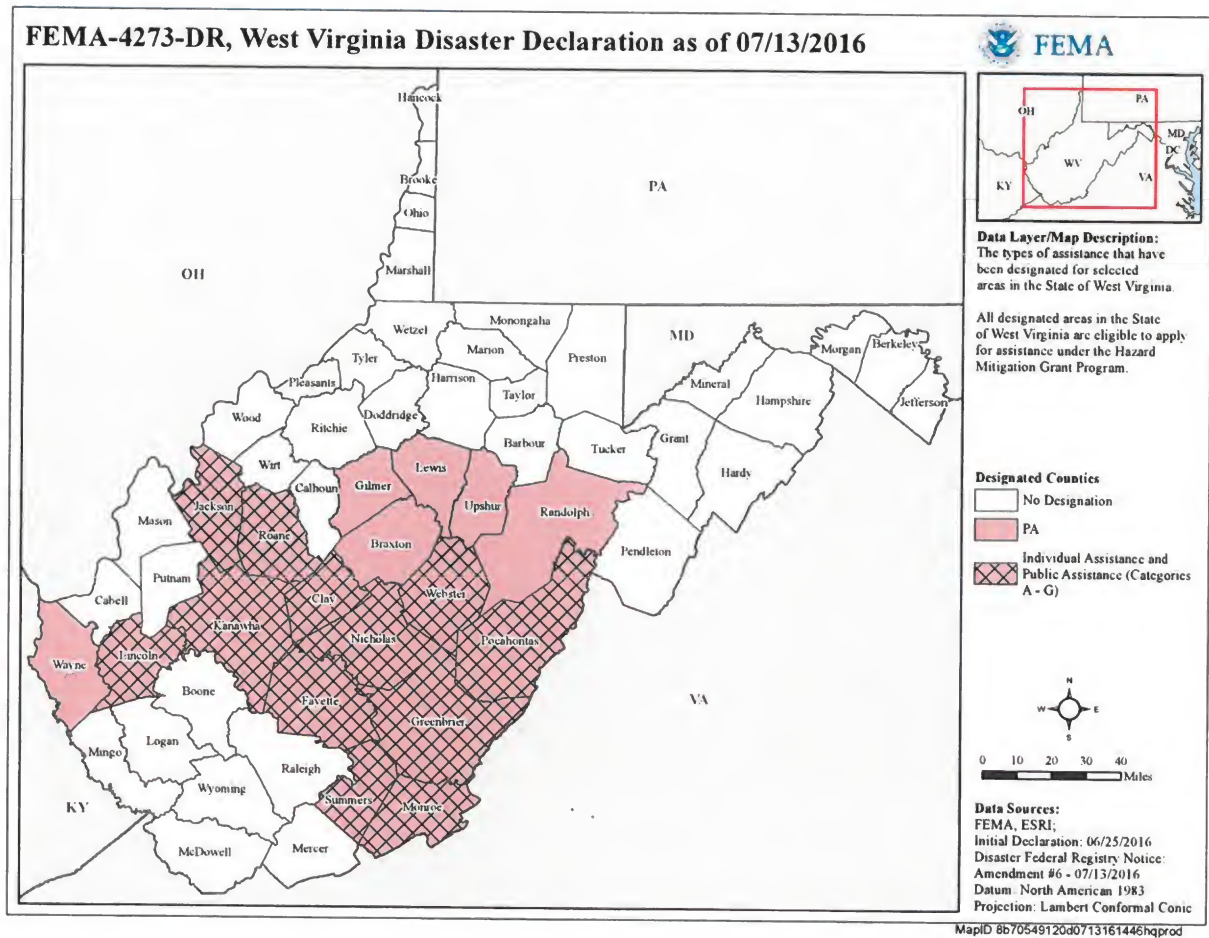
Historically, West Virginians settled in areas that allowed for easy access to natural resources, ease of transportation and availability of flat stream or river bottom land for the growth of communities and development of local industries. Communities across the state were located near rivers in order to take advantage of all three. Previously robust communities in the southern portion of the state are now suffering declining local economies and populations due to macro-economic factors beyond their ability to control or influence. Additionally, local infrastructure damage has been exacerbated by decreased tax revenues that resulted in negative effects from postponed maintenance and flood associated repairs. Repeated damage from flooding has affected the infrastructure of several communities, resulting in systems that are now in need of major repairs, and upgrades that require relocation of major components of the systems. Before the flood, it was estimated in the 2013 Report Card for America's Infrastructure published by the American Society of Civil Engineers that West Virginia would need nearly \$6 billion in public infrastructure investment over the next 20 years.<sup>5</sup> With a looming state budget crisis and limited recovery dollars available, the State intends to implement housing programs to further the most urgent need of returning people to their communities. The State will guide local jurisdictions through the FEMA PA process to ensure that all public services are restored and in turn, contribute to the full recovery of housing in the disaster affected counties. Specifically, the State will work with FEMA and local jurisdictions affected by the floods to prepare project worksheets for infrastructure costs eligible under the Public Assistance Program.

<sup>5</sup> [http://www.infrastructurereportcard.org/west\\_virginia/west-virginia-overview/](http://www.infrastructurereportcard.org/west_virginia/west-virginia-overview/)



## Disaster Declaration

Figure 9: West Virginia Disaster Declaration



### Leveraging Funds to Improve Conditions in Disaster Affected Communities

The State's ability to adequately leverage all sources of funding available will be an imperative part of realizing a successful holistic recovery for the people of West Virginia. The State intends to improve the quality of life of the affected areas, particularly the areas consisting of the most vulnerable populations, by coordinating with other programs and funding streams available from federal, state, and local sources to ensure that available funds are disbursed in a prioritized manner to the neediest populations. The WDOC has formed strong alliances with stakeholders who are delivering services throughout the declared counties in an effort to streamline delivery of funds and guarantee non-duplicative services are offered. Continued coordination will be vital throughout the life of the CDBG-DR program and the WDOC will rely heavily on the lessons learned from other programs offered in the State.

### III. IMPACT & UNMET NEEDS ASSESSMENT

#### IMPACT

##### *Housing Impact*

##### *Pre-Existing Condition of the State's Housing Stock*

Central Appalachia, with its substantial rural population, has a dispersed housing stock largely comprised of homes in small towns and isolated mountain valleys far away from major interstate highways and metropolitan areas. The overwhelming majority of residents are homeowners living on land that has been owned by their families for years. In fact, West Virginia's homeownership rate is the highest in the nation at 74.6%.<sup>1</sup> A common sight along many rural Central Appalachian roadways is a forested hillside with the occasional small home or aging manufactured home. Their isolated locations, combined with the limited economic resources available to their owners, too often mean that these modest dwellings are in substandard condition. Problems such as inadequate plumbing and sewage treatment systems have long plagued the region's residents.<sup>2</sup>

*Image 9: A battered trailer and ice chest sit beside the river in Richwood*



<sup>1</sup> <http://www.worldatlas.com/articles/the-most-homeowners-in-the-united-states.html>

<sup>2</sup> [http://www.ruralhome.org/storage/documents/ts2010/ts\\_full\\_report.pdf](http://www.ruralhome.org/storage/documents/ts2010/ts_full_report.pdf)



Manufactured housing is an important part of the housing stock in West Virginia, and is particularly important in the supply of affordable housing for low-income residents. Of the more than 131,000 mobile and manufactured homes in West Virginia, 28% are pre-HUD Code homes. Many residents of pre-HUD Code homes experience severe financial burden because they have low incomes and face relatively high housing costs. Household financial burden is exacerbated by the often-poor conditions of these homes, which can pose health and safety hazards in addition to driving high energy costs. When flooding strikes an already substandard home the effects can be catastrophic. With the flooding in June 2016 many manufactured homes were swept away by flood water, carried downstream and ripped apart.

In White Sulphur Springs, images and video were captured of a burning home being carried down the river as a result of the flood.<sup>3</sup> In many cases, a new, more energy efficient home would offer these households the opportunity for financial stability and, in turn, the opportunity to provide for their children, build wealth for the future and age in place.<sup>4</sup> Additionally, mitigating homes against future flooding that has plagued the region for decades will ensure that residents are protected in times of disaster and will increase their ability to rebound after a flood.

<sup>3</sup> <http://insider.foxnews.com/2016/06/24/watch-house-fire-gets-carried-away-wv-flood>

<sup>4</sup> [http://cfed.org/assets/pdfs/State\\_of\\_Appalachian\\_Mobile\\_Homes\\_WEST\\_VIRGINIA.pdf](http://cfed.org/assets/pdfs/State_of_Appalachian_Mobile_Homes_WEST_VIRGINIA.pdf)

*Image 10: A home destroyed by flood damage.*



*Impact to the State's Housing Stock*

West Virginia residents are especially susceptible to flooding given the expansive rural housing located all around the state situated in valleys, bordering rivers and streams. With a high incidence of substandard housing due to the economic depression felt with the decline in coal production, any disaster only exacerbates the housing problem faced by many West Virginians. The floods of June 2016 were no different. Homes were swept off foundations and carried downstream, taking with them personal artifacts and memories that reflect entire lives spent in rural Central Appalachia. Nearly 3,500 homes, many of which have been owned by generations of West Virginians for decades, were deemed structurally damaged by FEMA, and received funding for repair and replacement costs. Additionally, nearly 800 renters, including those who rented mobile homes, received rental assistance from FEMA to assist with temporary housing costs and personal property replacement.



*Image 11: Home in Rainelle*

*Single Family Owner-Occupied Housing*

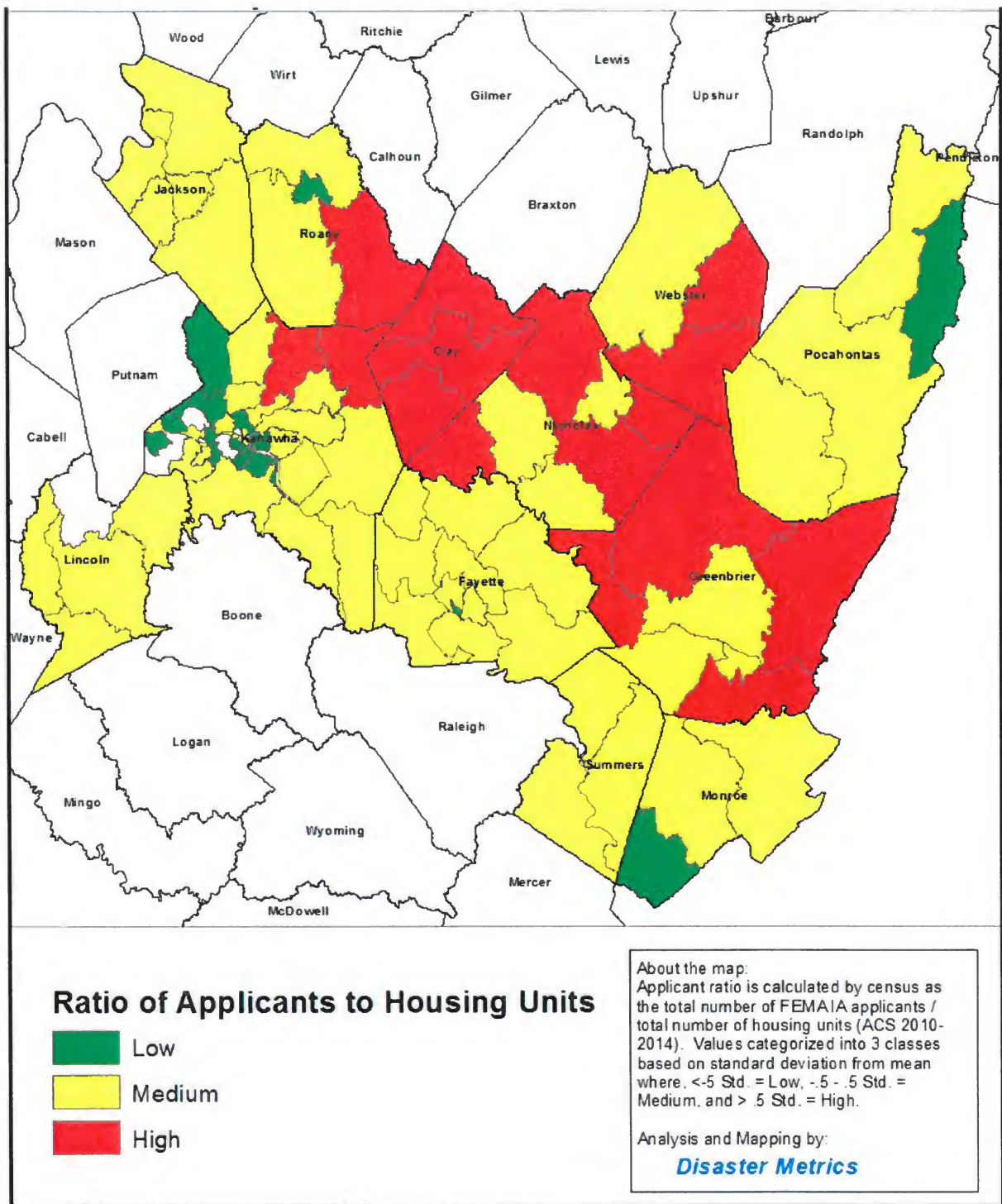
At least 1,500 homes were completely destroyed and another 4,000 damaged in the flood.<sup>5</sup> Additionally, over 2,300 properties were recorded as having an average high water mark of two feet or more in their homes throughout basements, first floors, and over roofs. Because of the inundation of water, 98% of these homes were deemed unsafe by FEMA with most lacking flood insurance. Over 3,400 applicants were approved for home repair amounts, with the average repair amount awarded being \$8,200.<sup>6</sup> Numerous single family homes were inundated with mud spilling down from mountains with the rain. Further, mudslides and rain carried many mobile homes down river. The map on the following page shows the FEMA applicant ratio to housing units in the declared counties. This map shows the areas within the declared counties that had a high amount of applicants in relation to available housing units.

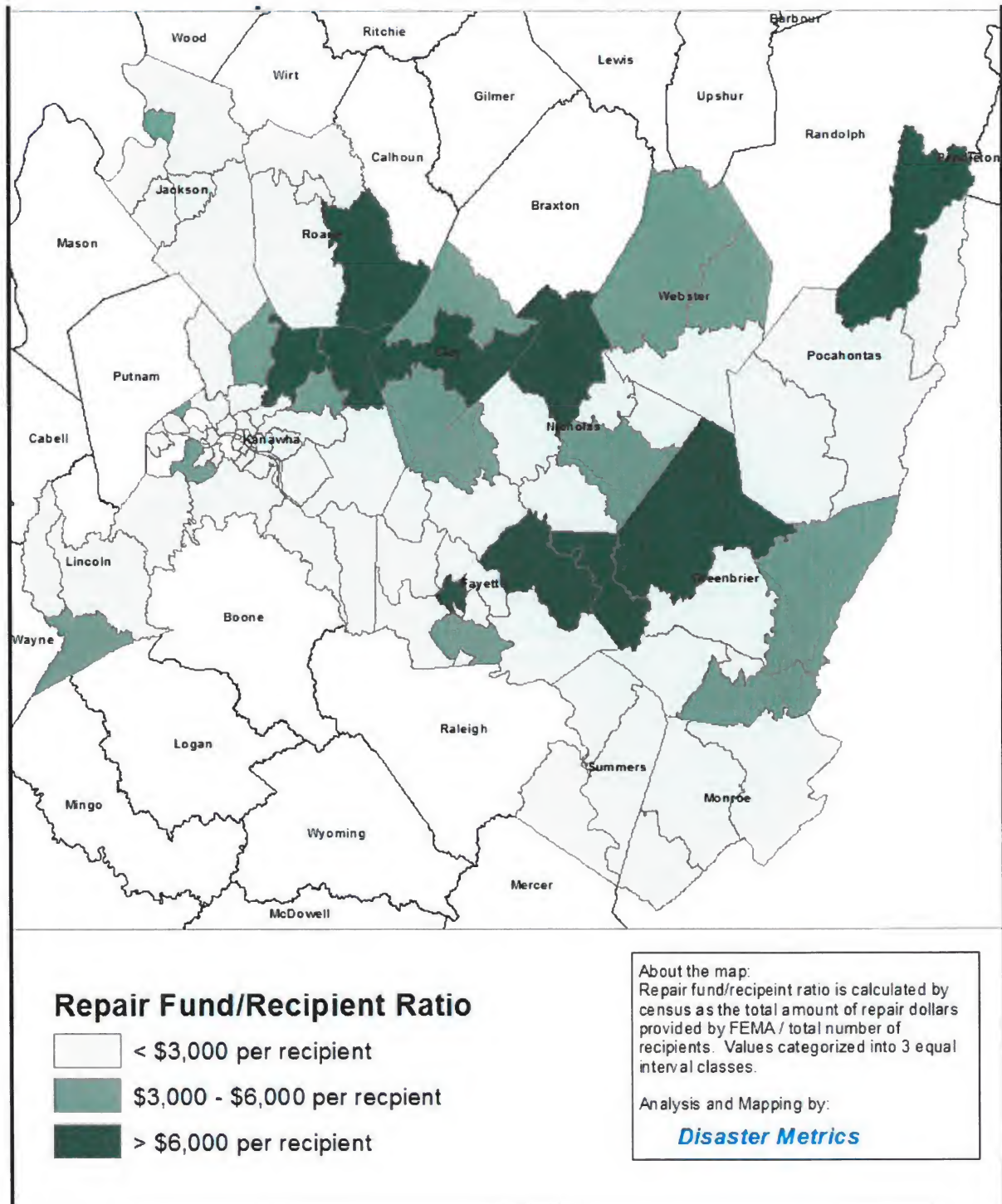
Although some areas in the state experienced lighter damage compared to others, the demographic characteristics of the counties highlight the fact that any amount of destruction in an area with vulnerable residents is particularly distressing because of their lack of adequate personal resources to properly recover. Examples provided by local officials in these areas include elderly residents without working appliances to cook a hot meal or do laundry, an impoverished child without food and clothing, and an unemployed former coal miner with black lung disease whose home hasn't been remediated for mold. In hard hit places like White Sulphur Springs where the poverty rate exceeds 25% of the total population of the town, it is a particularly devastating time for socially vulnerable residents. Adequate recovery will not happen for them without intentional, direct outreach to these areas on the part of the State.

<sup>5</sup> <https://www.wsws.org/en/articles/2016/07/05/wvir-j05.html>

<sup>6</sup> FEMA Individuals and Households application dataset



*Figure 10: FEMA applicants and impact assessment*

*Figure 11: Repair funds to recipient ratio map*



The above map shows the ratio of the amount of FEMA funds provided to recipients in the declared counties. It specifically highlights the areas within the declared counties where the highest average destructive flooding occurred among FEMA applicants. Below is a summary of the towns with the highest FEMA repair fund/recipient ratios in the declared counties.

*Table 5: FEMA Applicants by County*

<i>County</i>	<i>Town</i>	<i>Total Approved FEMA Applicants for Home Repair Funding</i>	<i>Average Home Repair Amount</i>
Kanawha	Clendenin	434	\$12,376
	Elkview	378	\$10,126
Greenbrier	Rainelle	290	\$14,530
	White Sulphur Springs	257	\$7,876
Clay	Procious	109	\$8,400
Nicholas	Richwood	108	\$6,135

#### *Tenant-Occupied Rental Housing*

Over 1,400 renters applied for FEMA assistance with 780 approved for funding. The average award for renters was approximately \$3,500. Over half of the renters approved for FEMA funding resided in four towns: Clendenin and Elkview along the Elk River in Kanawha County, and Rainelle and White Sulphur Springs in Greenbrier County. Although many renters from these impacted towns were approved for FEMA assistance, only 59 lessors of residential rental property, or landlords, applied for SBA loans, with a mere 29 ultimately approved for funding. Considering the high percentage of uninsured properties throughout the declared counties, it is presumed that there is a substantial share of landlords whose properties have gone unassisted since they are not eligible for FEMA repair funds and applications for SBA disaster loans has been low. Although \$1.8 million in assistance to landlords has been approved through SBA business loans, only \$200,000 has actually been disbursed thus far. When taking into account the economic conditions in the state and the fact that many rental properties are “mom and pop” operations it is evident that many of these landlords are already overleveraged and hesitant to take on more debt.

*Image 12: The Elk River*



### *Affordable Housing and Public Housing*

The WDOC utilized HUD's Resource Locator to find HUD-financed housing units that may have been damaged as a result of the floods. The HUD Resource Locator and website is an enterprise GIS service that allows users to identify where housing resources are located in their area and the contact information for each. The resource locator uses housing data from HUD and the U.S. Department of Agriculture to map the affordable housing units available in an area.

Below is a snapshot of the HUD Resource Locator which has identified the affordable housing options in the town of Rainelle, West Virginia, a hard hit community in Greenbrier County. The two icons shown pinpoint the Sewell Landing Apartments, which is a low-income housing tax credit property that is also included in the USDA's Rural Housing program. It serves elderly and disabled tenants with ADA accessible one and two bedroom units.

*Figure 12: Snapshot of HUD Resource Locator*



West Virginia utilized the Resource Locator and contacted all 78 affordable housing properties located in Greenbrier and Kanawha and confirmed that three sustained damage – Elk Village and Elk Crossing in Elkview and North Bend Apartments in Harrisville. The reported damage consisted of impact to roofing, gutters, flooring, and landscaping. No insurance monies or other assistance was received for the damage. None of the tenants living in the properties had to be relocated because of the damage and all of the repairs to the buildings were made using available funds in reserve accounts. As set forth in the description of the State's programs to



be funded with this CDBG-DR Award, should these properties have unmet needs remaining, the HUD-financed properties will be prioritized to receive assistance. Refer to Appendix C for the record of contact made to HUD-assisted properties.

Additionally, the State of West Virginia contacted Public Housing Authorities (PHAs) throughout all affected counties to confirm if damages were sustained to their properties and whether there remains an unmet need. Although no PHAs reported damage to their owned developments across the State, there were reports of damage to Section 8 rental properties. Specifically, in Kanawha County, mostly in the Clendenin area, a total of 71 Section 8 units were damaged by the flood but have since been repaired. Addressing any remaining unmet needs of these properties will also be prioritized as set forth in the descriptions of the State's programs to be funded with CDBG-DR program funds.

In Greenbrier County rental subsidy needs were high even before the flood. The Greenbrier County Housing Authority Housing Choice Voucher Program is fully utilized with a waiting list of over 200 families.<sup>7</sup> There simply are not enough vouchers in circulation to alleviate the shortage of affordable housing for those citizens who qualify. Repairing and rebuilding affordable and more resilient rental housing and prioritizing assistance to Section 8 landlords as well as those properties which are occupied by low to moderate income tenants will bring these communities back stronger providing refuge for the most vulnerable populations within them. Through the creation of its Rental Assistance Program, West Virginia will prioritize bringing safe, sanitary, and affordable housing units back to full operation for the benefit of the state's most vulnerable residents.



*Image 13: A flooded mobile home along the Elk River*

### *Homelessness Services*

The floods of June 2016 primarily impacted the West Virginia Balance of State Continuum of Care (CoC) WVU Permanent Supportive Housing Projects (WVU) in Greenbrier County. Specifically, the floods displaced two tenants who needed permanent relocation assistance due to the damage to their units. WVU notified authorities that their housing services were available to those who were homeless, but most individuals and families were assisted by the FEMA Individuals and Household Program.

Overall, the disaster did not affect the CoC's efforts to end homelessness and no unmet needs remain. The CoC received HUD Disaster technical assistance and maintains regular communications with the WVDHHR Bureau for Behavioral Health and Health Facilities regarding the ways in which the CoC can provide services to address long-term homelessness. The CoC has also added additional questions to the HMIS intake work flow to track persons entering the system who may have been affected by the floods.<sup>8</sup> The Coalition reported that because of adding these additional questions, 51 clients reported that they were personally affected by the flood. The average service period among the flood-affected population was 40 days. A total of 17 clients are still receiving services and as such, there is no unmet need outside of the services WVCEH is currently providing. Below is a summary of the services delivered to the impacted clients.<sup>9</sup>

<sup>7</sup> Interview with Executive Director of the Greenbrier County Housing Authority

<sup>8</sup> West Virginia Balance of State CoC FY2016 Application

<sup>9</sup> Data provided by HMIS Specialist at WVCEH

*Table 6: Homeless Services Provided*

<b>HOMELESS SERVICES PROVIDED TO FLOOD-AFFECTED CLIENTS</b>	
Emergency Shelter	17
Homeless Outreach	10
Homeless Transitional Housing	1
Homelessness Prevention	6
Homelessness Services	5
Rapid Rehousing	12
<b>TOTAL</b>	<b>51</b>

West Virginia will continue to interface with the WVCEH as well as the WVDHHR and document their efforts and the services provided to the special needs populations affected by the flood. Additionally, with regards to the population served through the State's Housing Opportunities for Persons with HIV/AIDS (HOPWA) Program, the program manager confirmed that no HOPWA sites were specifically impacted by the June 2016 flood event.<sup>10</sup>

The State will ensure that the needs of any individual and/or family that is homeless or at-risk of becoming homeless are met through its CDBG-DR housing programs. Transitional housing, permanent supportive housing and permanent housing needs of this population will be prioritized, especially for those with incomes below 30% of the area median income, should unmet needs remain.

### *Emergency Shelters*

Emergency shelters were set up by the Red Cross in the aftermath of the flood in all counties, coordinated in part by WV VOAD. Thousands of meals and supplies were delivered to these shelters by volunteer groups. While there was no reported damage sustained to any of the emergency shelters or transitional housing units in the declared counties, West Virginia understands the importance of capturing the increased client population and working together with the WVCEH to design a housing program that will benefit residents who are now homeless as a result of the flood by providing rapid rehousing and shelter. It is the intention of the State to prioritize the homeless population and other special needs populations through the application process of all housing programs outlined in this Action Plan.

*Image 14: The back of Nicholas County Nursing Home several days after the flood*

<sup>10</sup> Interview with Kevin Meadows, program manager for West Virginia HOPWA program.



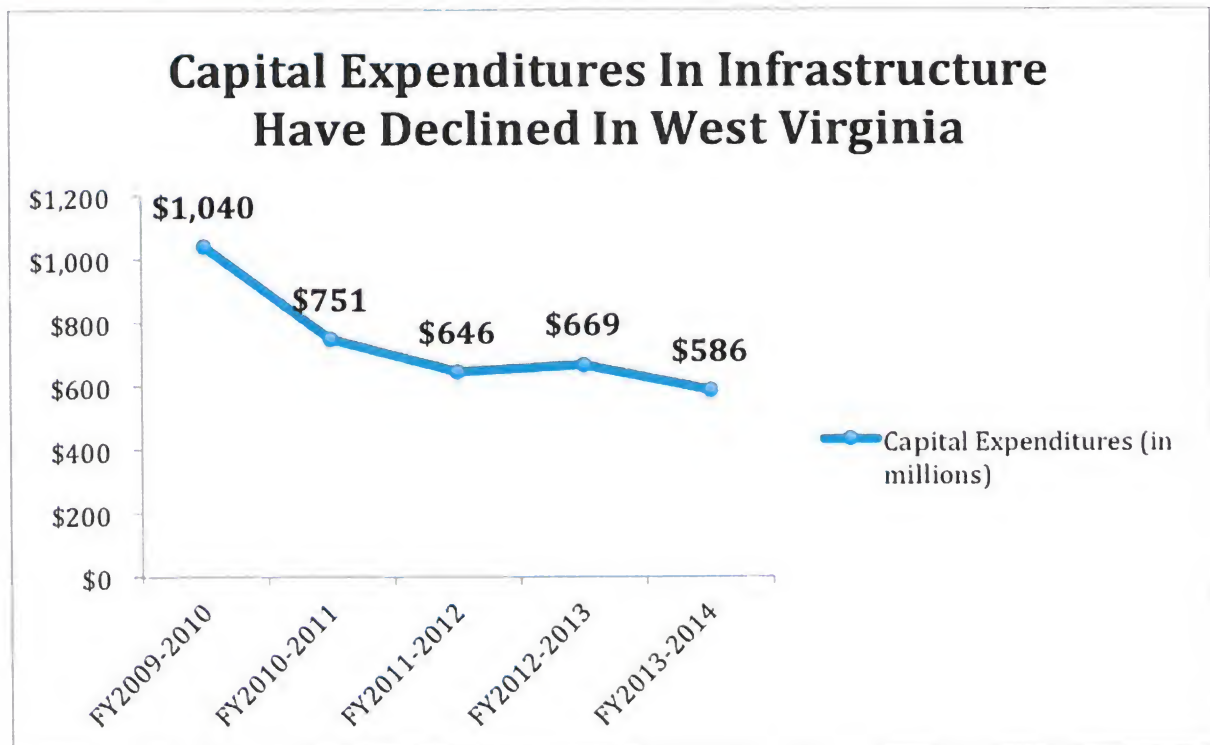
### Infrastructure Impact

#### *Pre-Existing Condition of the State's Infrastructure*

West Virginia has 38,750 miles of public roads per the 2015 State Transportation Statistics report. The majority, 34,407, are owned by the West Virginia Department of Transportation. West Virginia has the 4th highest highway traffic fatality rate in the nation. Additionally, West Virginia has 7,163 bridges across the state, of which 96% are state-owned. One third of the bridges in the state are rated as structurally deficient or functionally obsolete by the U.S. Department of Transportation.<sup>11</sup>

In the 2013 American Society of Civil Engineers (ASCE) Report Card for America's Infrastructure, West Virginia was noted as needing \$3 billion in wastewater and \$1 billion in drinking water infrastructure needs over the next 20 years. It is estimated by the ASCE that it costs each motorist in West Virginia \$469/year to drive on roads in need of repair. Investment in infrastructure has steadily declined in West Virginia in terms of capital expenditures for new construction of roads and bridges. State budgets indicate that capital expenditures from the Division of Highways are at a five-year low. During Fiscal Year 2009-2010, West Virginia spent \$1.04 billion on new infrastructure—\$807 million on roads and \$223 million on bridges. Fiscal Year 2013-2014 shows a sharp decline. Only \$586 million was allocated for infrastructure—\$381 million for roads and \$204 million for bridges.<sup>12</sup> The decrease in capital expenditures is a direct result of the budget crisis the state has experienced for the past few years.

Figure 13: Capital Expenditures in Infrastructure



<sup>11</sup> [https://www.rita.dot.gov/bts/sites/rita.dot.gov.bts/files/STS\\_2015.pdf](https://www.rita.dot.gov/bts/sites/rita.dot.gov.bts/files/STS_2015.pdf)

<sup>12</sup> <http://www.wvpolicy.org/improving-infrastructure-good-for-west-virginia/>